

To: Committee on Insurance
From: Mr. James T Jackson
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Subject: House Bill No. 4612

I come before this committee today as the concerned parent of a Son who has suffered a Closed Head Injury. I am also His Court Appointed Guardian and Conservator effective July 18, 2004. I would like to ask all of you to join me as advocates for all of the **Victims** who are now using the no-fault insurance benefits, also for the **Victims** who cannot advocate, speak for themselves and the future **Victims** who will need these benefits. I pray that none of your loved ones will ever have to use these benefits in their lifetime like my Son has had to use them in his lifetime.

I am asking that this Committee **not** send House Bill 4612 for a Vote.

I asked a friend of mine to read over the remarks that I would present to the committee. My friend told me that I needed to show in my remarks that the people of the State of Michigan are **against** this Bill, and that similar Bills have been Voted down by the people of this State prior to this Bill being brought to this Committee. That I should go on the internet do research, and prove that this is a **BAD Bill** for the **Victims**, and the people of The State of Michigan. I explained, to my friend that my purpose was not to throw more statistics at the Committee, but to give this Committee a sense of what the current no-fault law means for the **Victims**, their families and what the **Human Cost** will be if this Bill should be passed. My Son was injured on December 18, 1995 in an auto accident on Eastbound I- 94 at the Jackson Rd. entrance. Greg, the age of 17yrs. was taken to U of M Motts Children's Hospital on, Ann Arbor, MI. Greg was in the Hospital for 28 days after this accident.

I was a divorced and single Custodial Parent and still am to this day.

When Greg was brought out of his coma He had the mentality of an infant. I will never forget changing his Depends diapers as though he was an infant. Greg had to have someone at his bedside with him 24/7 for his safety. He would get out of bed, and wander off. Greg had to learn how to take care of all of his daily needs, brushing his teeth, showering, and shaving in OT Therapy.

Greg's Mother and I transported Gregory straight to Eisenhower Center, specializing in Traumatic brain Injury recovery upon his release from Motts.

The 24/7 observation had to continue at Eisenhower Center. Greg had to have a structured environment. Greg's OT Therapies with UofM continued. After several months at Eisenhower it was determined that Greg should be sent home with me to determine if he could adjust to our home. The 24/7 Home Health Aid was also brought in to our home. After a couple of months the Home Health Aid was released by the Doctors. Greg's condition regressed.

During Greg's first stay at Eisenhower Center, I had to take a Medical Leave of Absence from work. I was so emotionally devastated that I could not perform my job at General Motors. This was my First and only Medical Leave during my career at General Motors. I had a support program in place before Greg's accident. With the help of My God, and the good people who supported me in my support group I have been able to care for myself, and support my Son Greg in his Recovery.

Greg returned to Eisenhower Center just after his 18th birthday after being released from the Psychiatric Ward at St. Joseph's Hospital. Greg's Mother was appointed Guardian and Conservator upon his release from the Psychiatric Ward. Greg was released from Eisenhower by his mother after one year. In August 2000 Greg was caught stealing, and was given the option of going to Jail, or going back to Eisenhower Center. Greg chose to go back to Eisenhower Center, and has been a client there ever since.

I have been informed by Dr. Owen Z. Perlman and Dr. Denyce Kerner, PhD Neuropsychologist that Greg has a lifelong injury and will need a structured environment for the rest of his life. Where he can be supervised, and treated as needed by Medical Staff. I cannot provide this level of Medical Care at Home. He suffers from Memory problems, both Long Term and Short Term, difficulty concentrating, and a low frustration level when trying to problem solve.

Example: You and I will normally look at a problem and come up with several probable solutions, and proceed with the solution that appears the most likely to succeed. Greg will only see one possible solution, if he sees any solution at all. If that solution does not work Greg becomes agitated, and frustrated which leads to anger.

Greg also has a mood disorder, as a result of the accident. Greg has to be on several different medications, and has to be supervised when taking his Medications. When Greg forget to take his Medication; his personality will change with increased irritability and aggression when the medications are below proper levels. In the past, Greg has expressed thoughts of Suicidal ideation, and made Homicidal threats been when he has on a self-medication protocol. Greg is now on a Staff Supervised Medication Protocol. Greg does not have a driver's license. I cannot take responsibility for his actions behind the wheel. Greg is very impulsive because of the combined effects of his Closed Head Injury. To look at Greg, or have a casual conversation with Greg you would probably not observe anything amiss, until you try to have a conversation with Greg that requires Greg to analyze what is being discussed. On Greg's last Neuropsychological Evaluation it stated "Greg showed only very small improvements from the previous test

administered 6 years ago.” If, Greg had been required to show bench marked improvement during all of the years of his treatment in and out of Eisenhower Center, and while under treatment at U of M Motts, and later as an outpatient for OT Therapy with U of M Hospital Staff as required in House Bill 4612 benefits would have long ago been stopped due to not hitting the bench marks at set times by the insurance company. I was told by various medical persons that all closed head injuries are different from one **Victim** to another, and that progress in recovery is different from one **Victim** to another. Greg may never recover much beyond his present stage of recovery. Greg has hit the \$1,000.000.00 Dollar Mark under the proposed House Bill 4612, and will be cut off from any further benefits if the bill is passed. The Insurance Company as of 05/01/2013 has paid out 2.1 million Dollars for Greg’s care.

I feel that if this bill is passed a lot of good people will face the prospect of their loved ones being removed from the rehab centers, and outpatient Clinics that they depend on for their recovery. The prospects are that many **Victims** will end up dead, or in prisons, or warehoused in homes as so many have already. They could not get the proper medical help that they desperately need and such could not return as productive members of society. Not all Adult Care Homes are staffed to take care of potentially violent persons who have closed head injuries. I cannot afford to financially pay for Greg’s medical care. I do not know of any private insurance company that would take **Victims** because of their past medical history. I know that Medicare will not pay for any auto related injury. I do believe that many **Victims** will not qualify for Medicaid because they have been cleared to work part-time, or are on Medicare, and Social Security. Greg could not support himself on his income. Passage of House Bill 4612 will cause financial devastation for **Victims**. In the Future other **Victims** and their Families will be similarly devastated by enactment of House Bill 4612. Passage of this bill will cause immeasurable Heartaches and Misery for all who will be affected by its Passage.

I retired from G.M. in 2004 to devote my time as Greg’s Guardian, and Conservator because I could not do two full-time jobs at once. I chose to take care of my son’s needs. I have learned a lot about our Court System, Lawyers, Law Suits., auto insurance, and the Health Care System in this country, and how all of these experiences have contributed to my own personal growth. If, I had known what I was in for I may have had second thoughts about asking the Probate Judge for the appointment. But if not me then who would take the job? A court appointed Lawyer who has no personal interest in my son’s welfare or a person that my scared and confused son did not know. I do not regret giving up my time and retirement life to make sure that my son gets the care that he needs to make the best recovery possible even though he will never be fully recovered. Greg may never be able to come and live at home with his family. I realize that I will never have a Daughter-in-Law or Grand Children from my Son Greg. Many, other Parents are in the same situation as me. Please don’t victimize more people by passing this Bill. **Vote No!**

All civilizations have been judged by the manner in which they bury their dead, and care for the members of their society that could not care for themselves, or advocate for those that cannot speak for themselves. I ask all of you to step up and be that advocate. Will our society be

remembered, historically in the same category as Spartacus of Greece, or Nazi Germany where the practice of eugenics was the norm?

I want to thank everyone on this committee for giving me the opportunity to speak today on behalf of my Son, Greg Jackson.